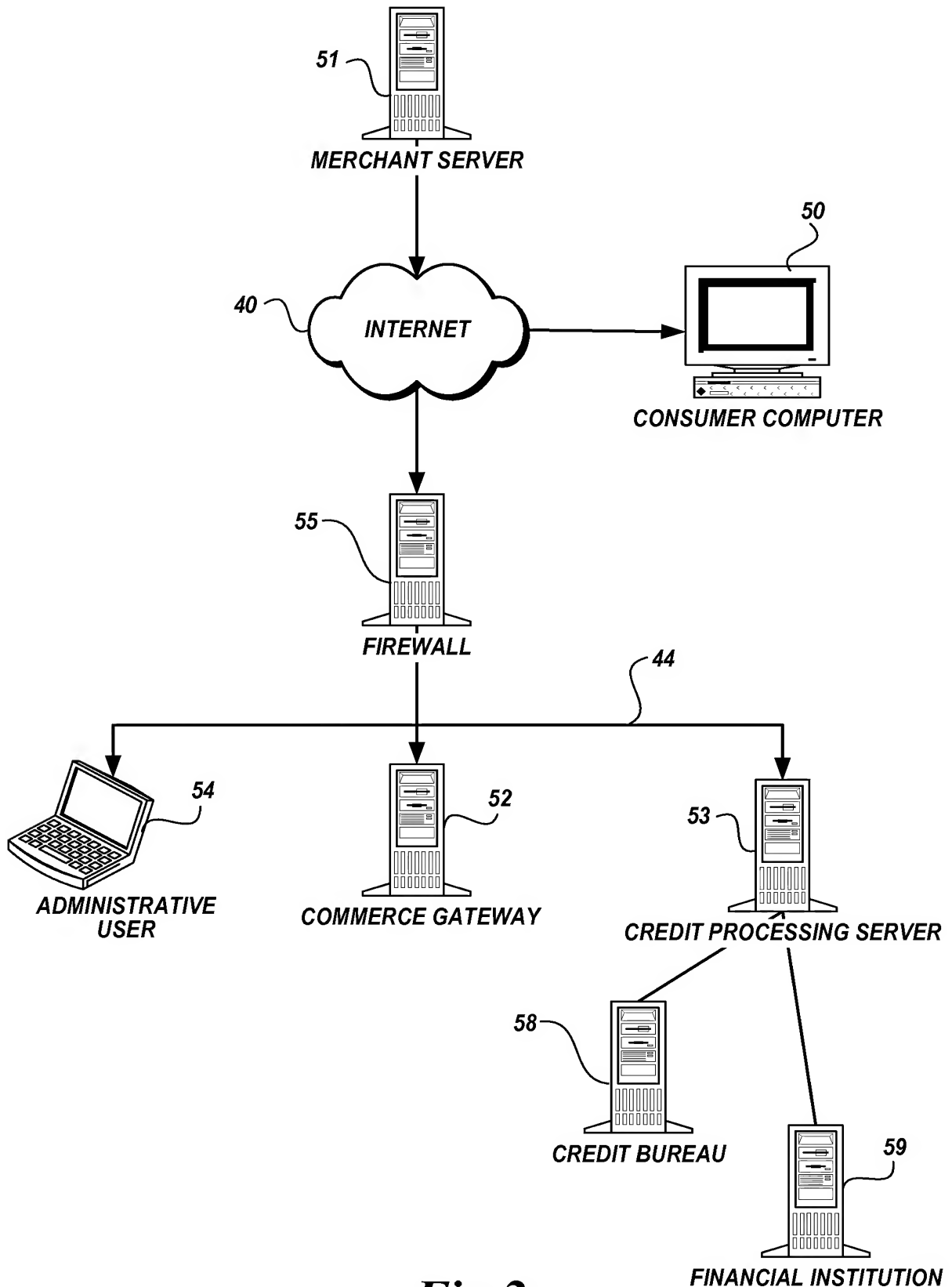
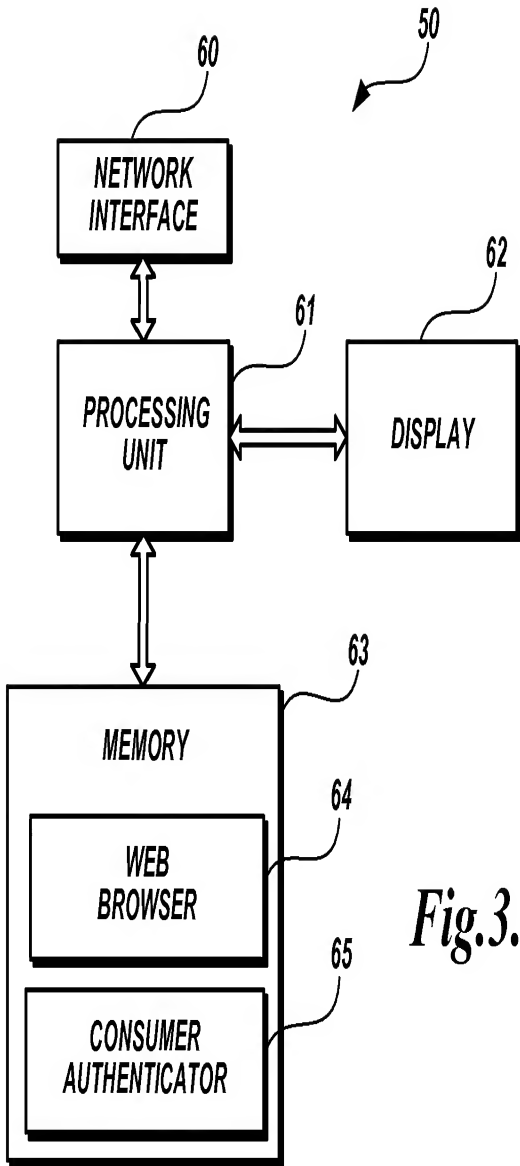


*Fig.1.*  
(PRIOR ART)

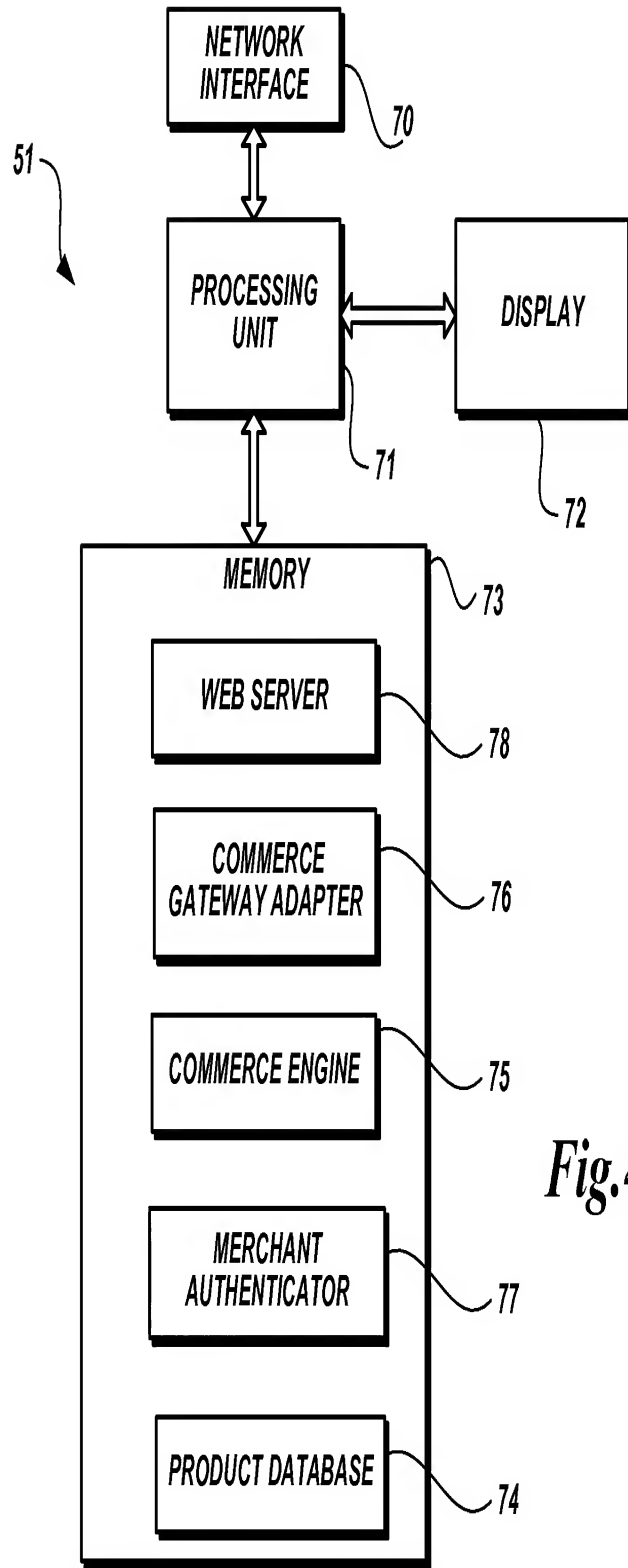
2/36



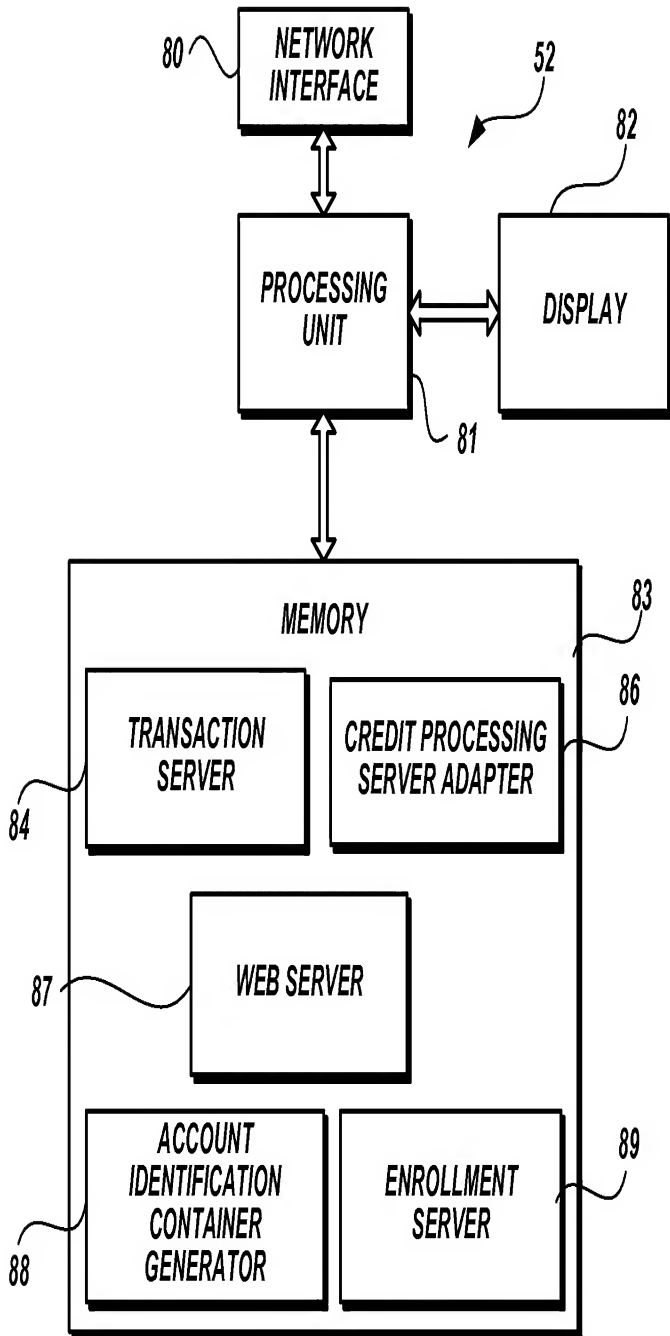
**Fig.2.**



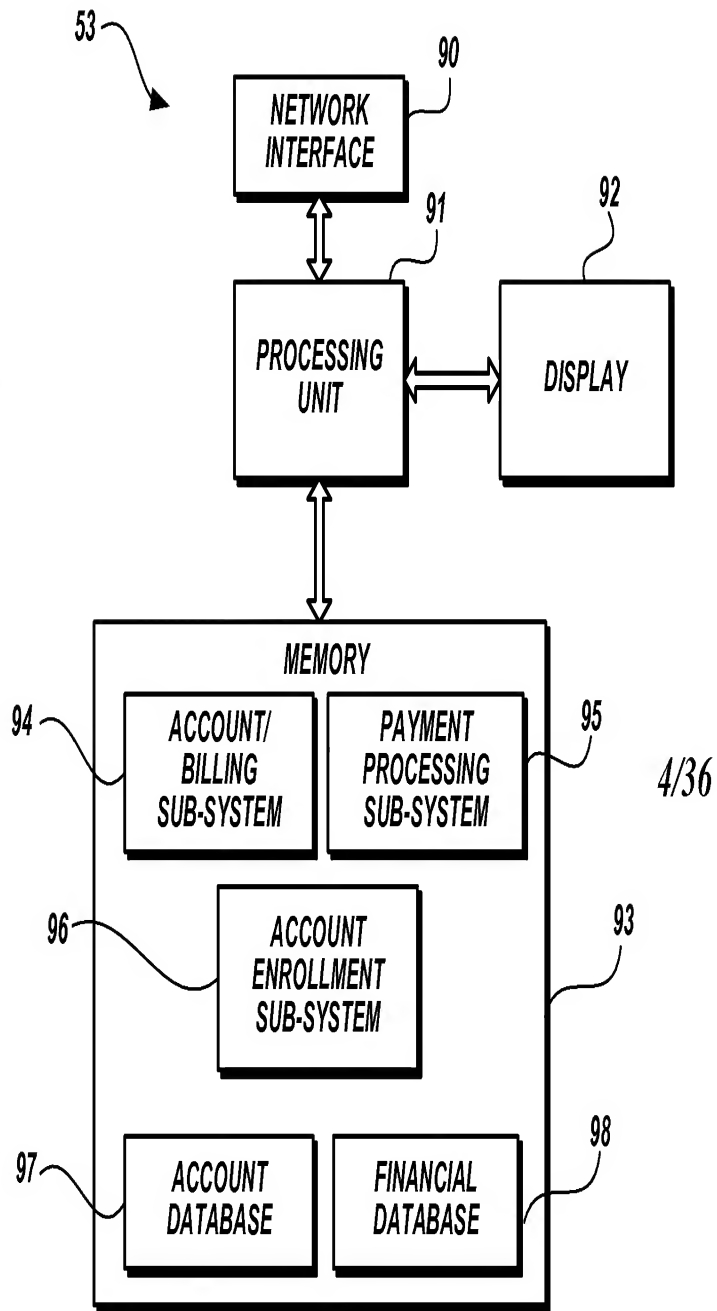
*Fig. 3.*



*Fig. 4.*

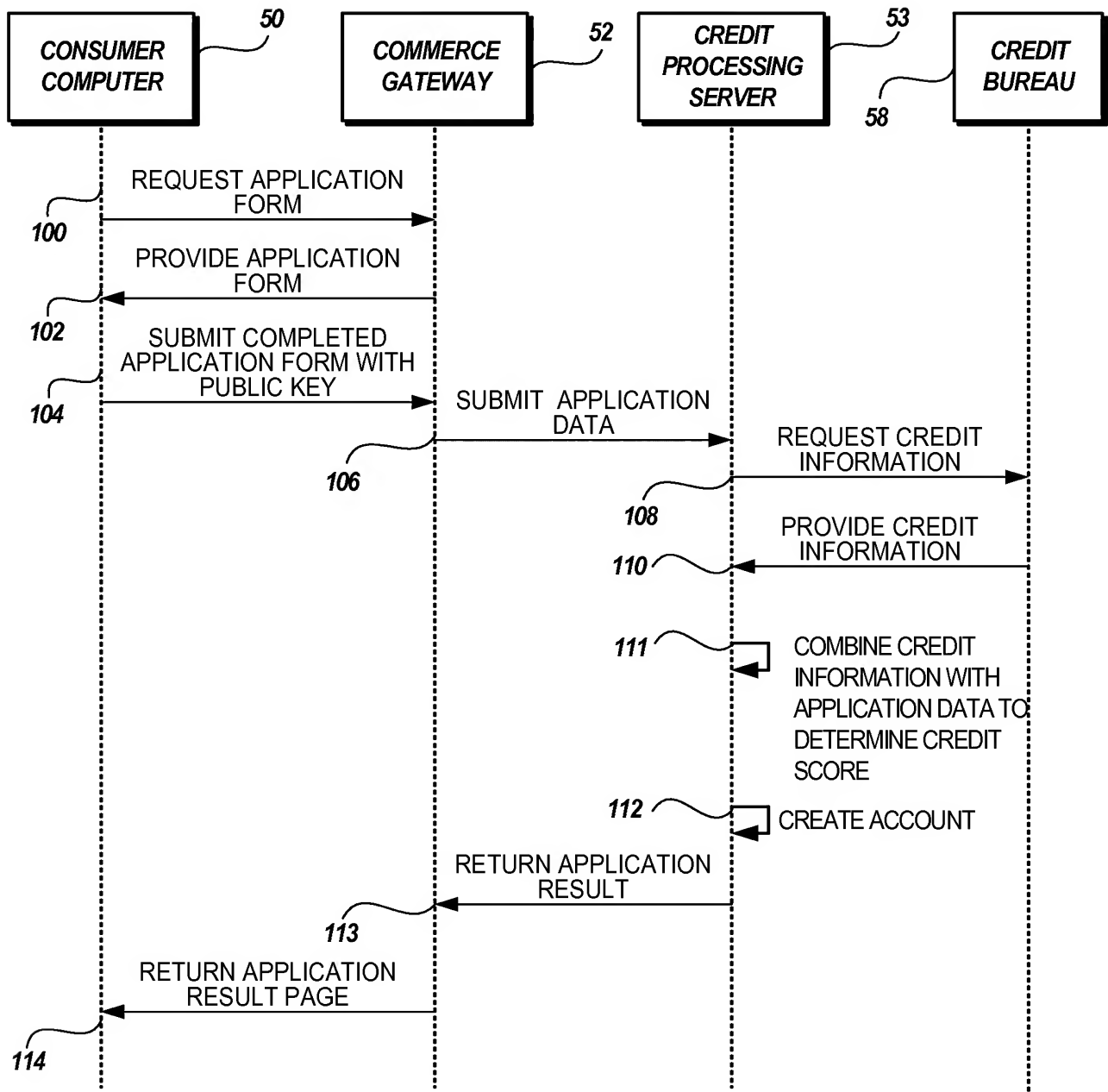


*Fig.5.*



*Fig.6.*

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*Fig. 7.*

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## Quick App

WELCOME TO QUICK APP, OUR INSTANT ONLINE APPROVAL SYSTEM FOR A VIRTUAL PAYMENT ACCOUNT. COMPLETE THE SHORT APPLICATION FORM. YOUR APPLICATION WILL BE PROCESSED IMMEDIATELY. WE'LL LET YOU KNOW ONLINE IF YOU ARE APPROVED.

**ENTER USER ID AND EMAIL** (PAGE 1 OF 3)

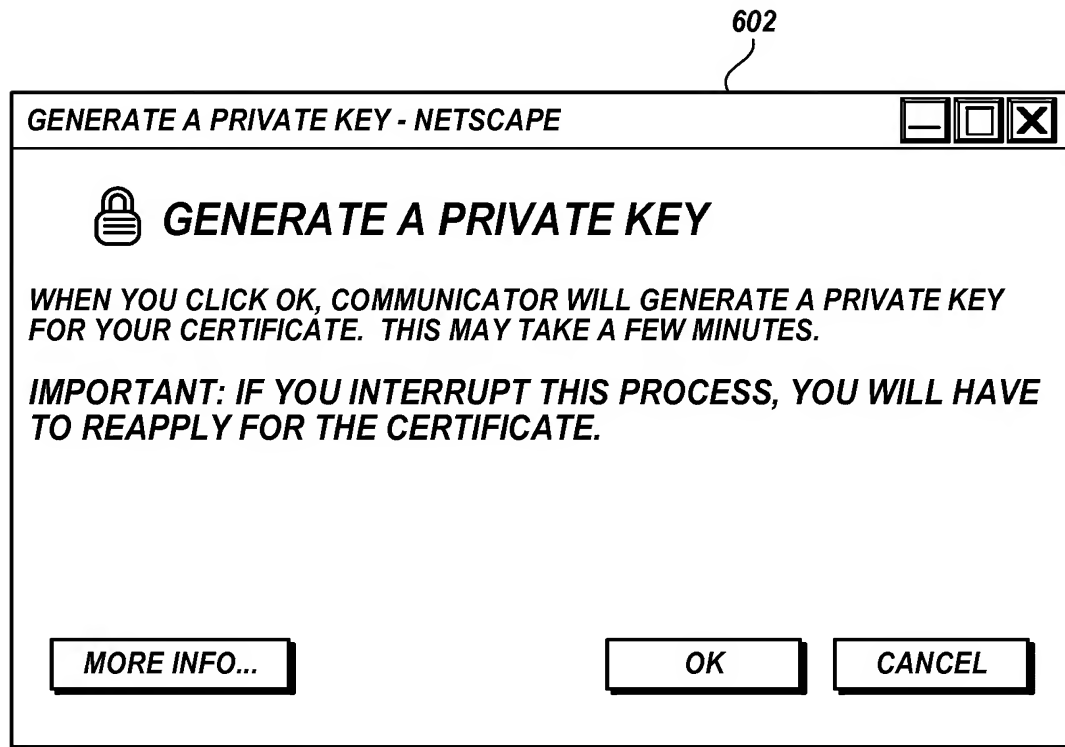
NAME	CHRIS SMITH
EMAIL	CHRISSSMITH@LIFELINE.NET

CONTINUE ►

600

**Fig. 8A.**

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*Fig.8B.*

8/36

## Quick App

PLEASE PROVIDE INFORMATION THAT WILL CONFIDENTIALLY BE USED TO DETERMINE YOUR CREDIT LIMIT. IN ADDITION, YOU WILL AUTOMATICALLY RECEIVE A PREPAY ACCOUNT FOR YOUR CONVENIENCE.

### TELL US ABOUT YOURSELF (PAGE 2 OF 3)

SOCIAL SECURITY #	<input type="text" value="123-45-6789"/>					
DATE OF BIRTH	<input type="text" value="01"/>	/	<input type="text" value="01"/>	/	<input type="text" value="1950"/>	MM/DD/YYYY
MOTHER'S MAIDEN LAST NAME	<input type="text" value="SMITH"/>					
EMPLOYER	<input type="text" value="ACME CORP."/>					
ANNUAL HOUSE INCOME	<input type="text" value="75,000"/>	PER YEAR				
EMPLOYMENT STATUS	<input type="text" value="FULL TIME"/> <input type="button" value="v"/>					

CONTINUE

604

*Fig. 8C.*



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## Quick App

### TELL US ABOUT YOURSELF (PAGE 3 OF 3)

FIRST	<input type="text" value="CHRIS"/>	M.I.	<input type="text"/>
LAST	<input type="text" value="SMITH"/>	SUFFIX	<input type="text"/>
STREET	<input type="text" value="123 OAK STREET"/>	(NO P.O. BOX)	
UNIT/APT #	<input type="text"/>		
CITY	<input type="text" value="VANCOUVER"/>		
STATE	<input type="text" value="WA"/> ▼	ZIP	<input type="text" value="12045"/>
HOME PHONE (	<input type="text"/>	)	<input type="text" value="555-1212"/>
ACCOUNT PASSWORD	<input type="password"/>		
CONFIRM PASSWORD	<input type="password"/>		

CONTINUE ►

604

**Fig. 8D.**

*10/36*

## **Quick App**

**CONGRATULATIONS! YOUR VIRTUAL CREDIT ACCOUNT HAS BEEN APPROVED WITH A CREDIT LIMIT OF \$5,000.**

**YOUR VIRTUAL PAYMENT WILL SIMPLIFY YOUR ONLINE PURCHASES. EXPRESS CHECKOUT WILL AUTOMATICALLY PROVIDE THE MERCHANT WITH YOUR SHIPPING INFORMATION, ALLOWING YOU TO PAY FOR YOUR PURCHASES QUICKLY. AND OUR DIGITAL CERTIFICATE TECHNOLOGY WILL ENSURE THE SECURITY OF YOUR VIRTUAL PAYMENT ACCOUNT.**

**FOR YOUR CONVENIENCE, A PREPAY VIRTUAL ACCOUNT HAS BEEN CREATED FOR YOU. YOU CAN USE YOUR PREPAY ACCOUNT FOR ONLINE PURCHASES OF ANY SIZE. THE CHARGES FROM SMALL TRANSACTIONS WILL ACCUMULATE IN YOUR PREPAY ACCOUNT INTEREST-FREE UNTIL THE BALANCE REACHES \$5.00. THE BALANCE IS THEN TRANSFERRED TO YOUR CREDIT ACCOUNT.**

**PLEASE CUSTOMIZE YOUR VIRTUAL PAYMENT ACCOUNT BY ADDING SPECIAL FEATURES.**

**CONTINUE ►**

606

***Fig. 8E.***

11/36

## **Account Setup**

**YOUR VIRTUAL CREDIT ACCOUNT CAN BE CUSTOMIZED TO MEET YOUR NEEDS. CUSTOMIZING YOUR ACCOUNT WILL GIVE YOU GREATER CONTROL OVER YOUR INTERNET PURCHASES AND YOUR VIRTUAL PAYMENT ACCOUNT MANAGEMENT. YOU CAN ALWAYS CHANGE THESE PREFERENCES LATER BY USING THE "MODIFY ACCOUNT" SECTION OF THE VIRTUAL PAYMENT ACCOUNT SITE.**

### **PREFERENCES**

**YOU HAVE BOTH A CREDIT AND A PREPAY ACCOUNT. HOW WOULD YOU LIKE TO MAKE YOUR PURCHASES:**

- ☐ **USE CREDIT ONLY**
- ☐ **USE PREPAY ONLY**
- ☐ **GIVE ME AN OPTION TO USE MY CREDIT OR PREPAY AT EACH TRANSACTION**

**HOW WOULD YOU LIKE TO USE YOUR IPAY REWARD POINTS?**

- ☐ **ACCUMULATE POINTS IN ACCOUNT FOR MERCHANT DISCOUNTS, MILES, OR FREE CELLULAR MINUTES**
- ☐ **PROVIDE DISCOUNTS ON SHIPPING AT EACH ELIGIBLE TRANSACTION**

**FUNDING YOUR PREPAY ACCOUNT**

**CONTINUE ►**

608

**Fig. 9A.**

12/36

## **Account Setup**

### **CHOOSE ADDITIONAL ACCOUNT FEATURES**

**YOUR BASIC ACCOUNT IS FREE (INCLUDES REWARD POINTS). YOU MAY ALSO CHOOSE TO ADD THE FOLLOWING FEATURES:**

- **SUPPLEMENTARY ACCOUNTS: ALLOW FAMILY MEMBERS OR BUSINESS PARTNERS TO SHARE YOUR IPAY ACCOUNT**
- **YOUNG SHOPPER ACCOUNTS: SET UP SPENDING LIMITS AND SAFE SHOPPING SITES FOR YOUR KIDS**
- **BUYER ACCOUNTS: SET UP SPENDING LIMITS AND AUTHORIZED SHOPPING SITES FOR YOUR STAFF**
- **LOW INTEREST OPTION: REDUCE THE ANNUAL INTEREST RATE OF 12.0% TO 5.9%**

### **PRICING**

**CREATE-YOUR-OWN – COMBINE ANY OF THE FOLLOWING FEATURE TO CREATE A VIRTUAL PAYMENT ACCOUNT THAT MEETS YOUR NEEDS:**

- **SUPPLEMENTARY ACCOUNTS: \$10.00/YEAR**
- **YOUNG SHOPPER ACCOUNTS: \$15.00/YEAR**
- **BUYER ACCOUNTS: \$15.00/YEAR**
- **LOW INTEREST OPTION: \$20/YEAR**

#### **FAMILY PACKAGE - \$20 / YEAR**

- **UNLIMITED SUPPLEMENTARY ACCOUNTS**
- **UNLIMITED YOUNG SHOPPER ACCOUNTS**

#### **BUSINESS PACKAGE - \$39 / YEAR**

- **UNLIMITED SUPPLEMENTARY ACCOUNTS**
- **UNLIMITED BUYER ACCOUNTS**
- **LOW INTEREST OPTION**

**CONTINUE ►**

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## Account Setup

### ADD SUPPLEMENTARY USER

PLEASE COMPLETE THIS FORM TO ADD A SUPPLEMENTARY USER.  
TO ADD MORE THAN ONE USER TO YOUR ACCOUNT, CLICK THE ADD  
ANOTHER BUTTON. TO ADD ONLY THIS USER, CLICK THE ADD  
USER BUTTON.

EXIT

USER NAME

EMAIL ADDRESS

PASSWORD

CONFIRM PASSWORD

ADD ANOTHER

ADD USER ►

610

**Fig.9C.**

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## Account Setup

### ADD YOUNG SHOPPER

PLEASE COMPLETE THIS FORM TO ADD A SHOPPER. TO ADD MORE THAN ONE SHOPPER TO YOUR ACCOUNT, CLICK THE ADD ANOTHER BUTTON. TO ADD ONLY THIS SHOPPER, CLICK THE ADD USER BUTTON.

EXIT

USER NAME

EMAIL ADDRESS

PASSWORD

CONFIRM PASSWORD

SPENDING LIMIT

RESET LIMIT

PARENTAL CONTROLS

APPROVED WEBSITES

ADD ANOTHER

ADD USER

\$

☐ EVERY MONTH

☐ EVERY QUARTER

☐ EVERY YEAR

☐ MANUAL RESET

☐ NET NANNY

☐ EMAIL AUTHORIZATION

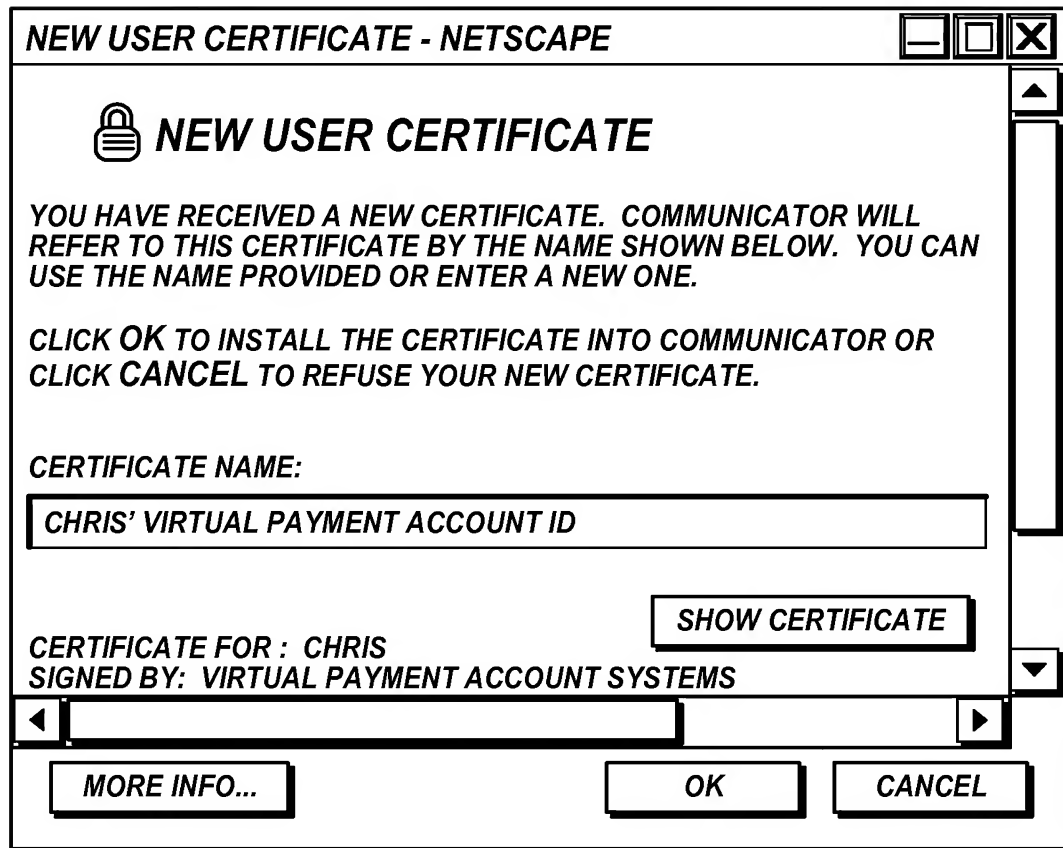
☐ SPECIFIC SITES

☐ NONE

612

Fig.9D.

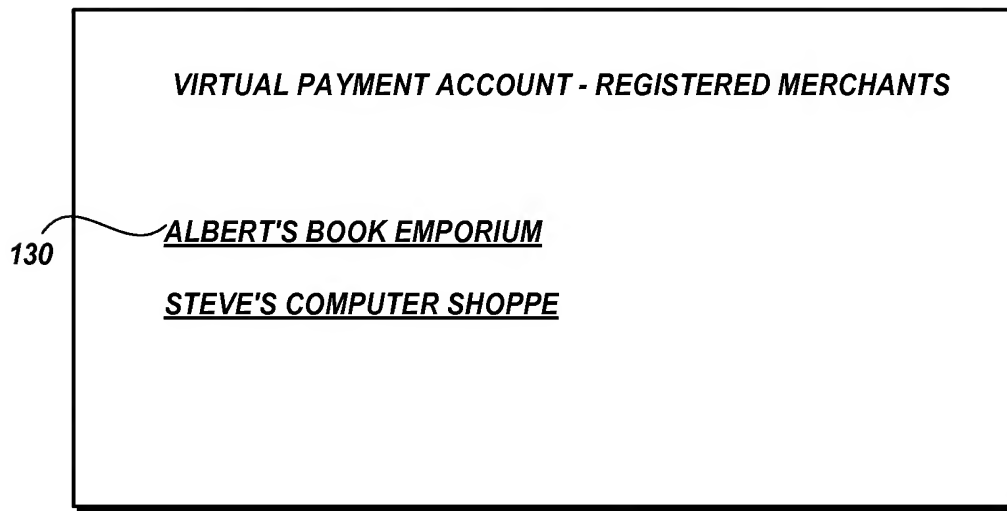
15/36



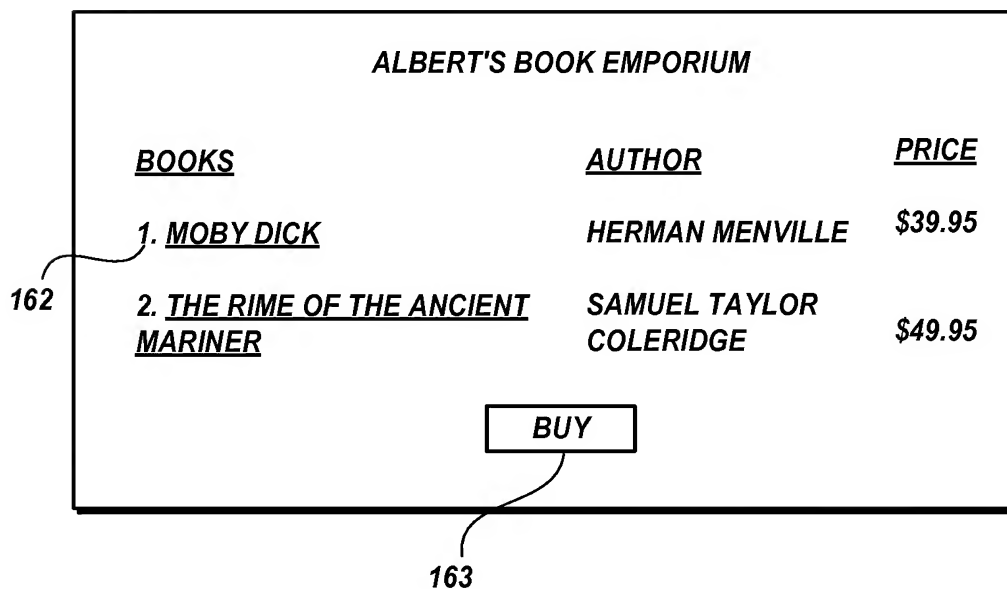
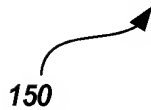
614

*Fig.10.*

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*Fig. 11A.*



*Fig. 11B.*





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**ALBERT'S BOOK EMPORIUM**

**ENTER SHIPPING ADDRESS:**

**OK**

165

***Fig. 11C.***

**ALBERT'S BOOK EMPORIUM**

**"THANK YOU FOR YOUR ORDER  
YOUR ORDER TOTAL IS \$63.55 INCLUDING TAX AND SHIPPING AND  
HANDLING  
PLEASE CHOOSE YOUR PAYMENT OPTION BELOW"**

**VIRTUAL PAYMENT ACCOUNT ▼**

**OK**

169

170

166

***Fig. 11D.***

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**VIRTUAL PAYMENT ACCOUNT**

PLEASE SELECT THE SUB-ACCOUNT YOU WISH TO USE FOR THIS PURCHASE FROM THE LIST BELOW:

SUB-ACCOUNT 1 ▼

MY PASSWORD FOR THIS ACCOUNT IS:

OK

"THANK YOU FOR YOUR ORDER TOTAL  
SHIPPING AND HANDLING  
PLEASE CHOOSE

VIRTUAL PAYMENT ACCOUNT ▼

OK

*Fig. 11E.*

**ALBERT'S BOOK EMPORIUM**

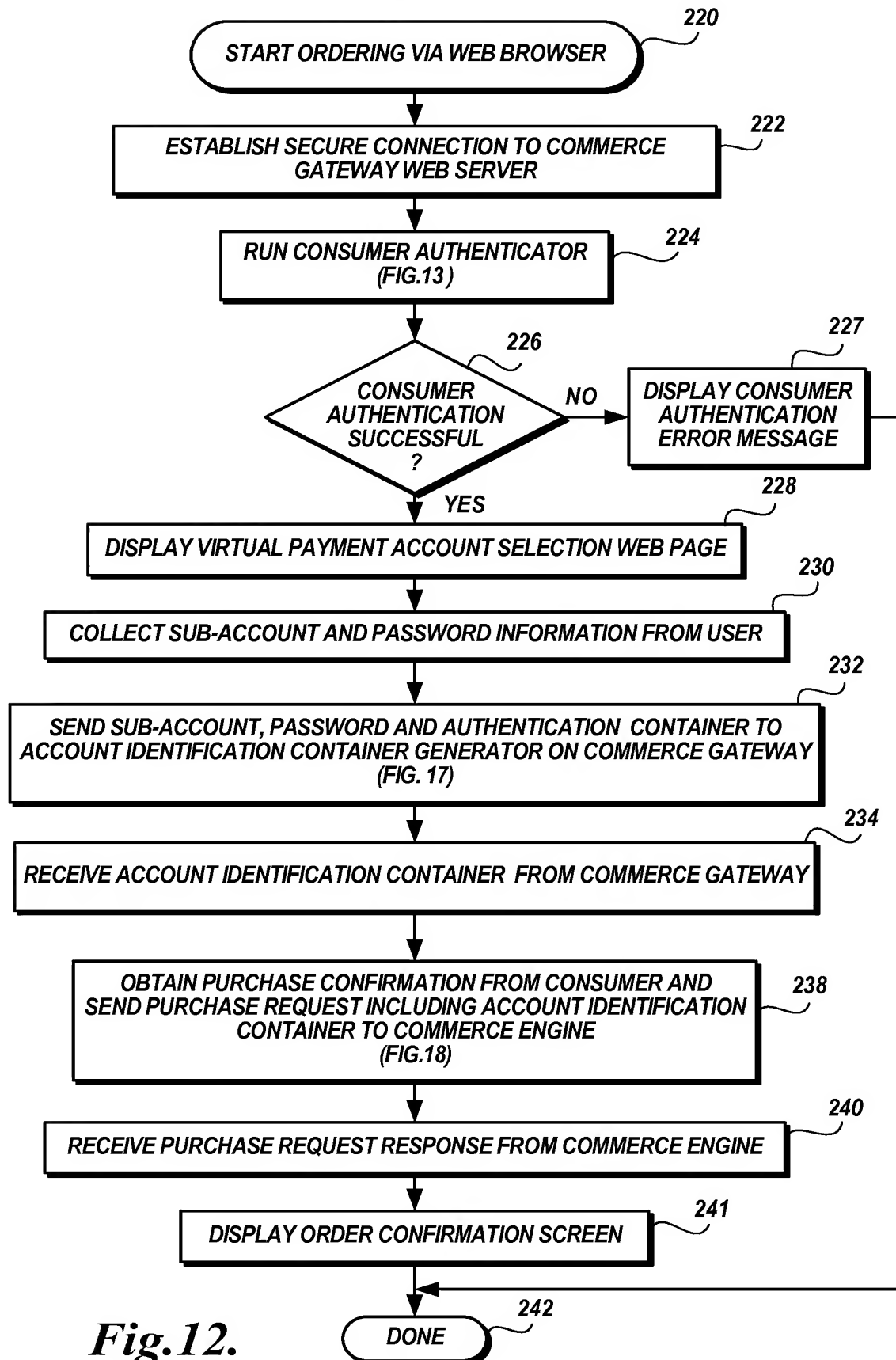
THANK YOU FOR YOUR ORDER  
YOUR ORDER TOTAL IS \$63.55 INCLUDING TAX AND  
SHIPPING AND HANDLING  
HAS BEEN BILLED TO YOUR VIRTUAL PAYMENT ACCOUNT  
YOUR ORDER CONFIRMATION NUMBER IS ZQ753.

OK

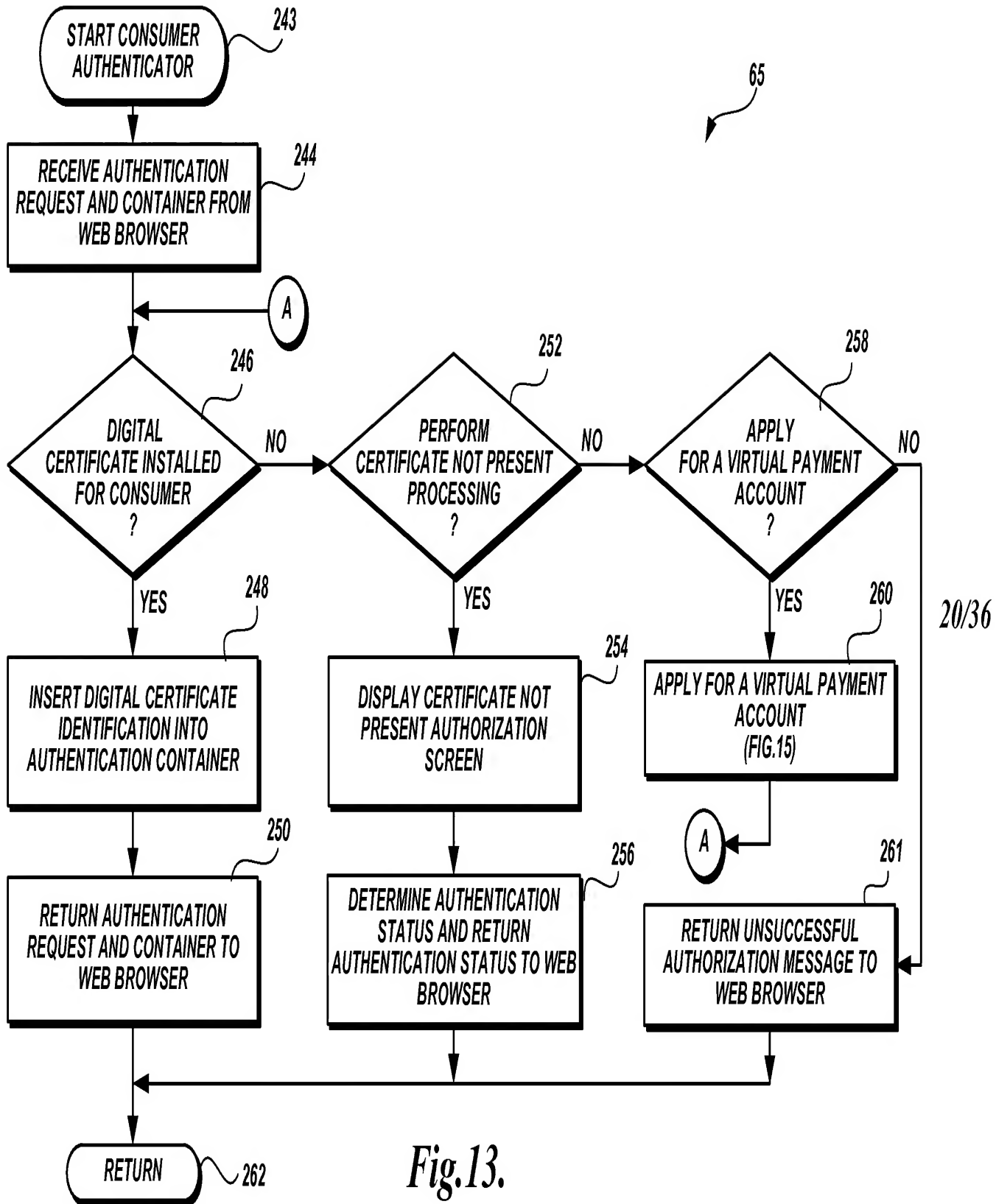
180

*Fig. 11F.*

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*Fig.12.*



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**VIRTUAL PAYMENT ACCOUNT**

**A DIGITAL CERTIFICATE COULD NOT BE FOUND ON  
YOUR COMPUTER. PLEASE ANSWER THE FOLLOWING  
QUESTIONS IN ORDER TO IDENTIFY YOURSELF FOR  
YOUR VIRTUAL PAYMENT ACCOUNT PURCHASE.**

**MY EMAIL ADDRESS IS:**

**MY MONTHLY MORTGAGE  
PAYMENT IS:**

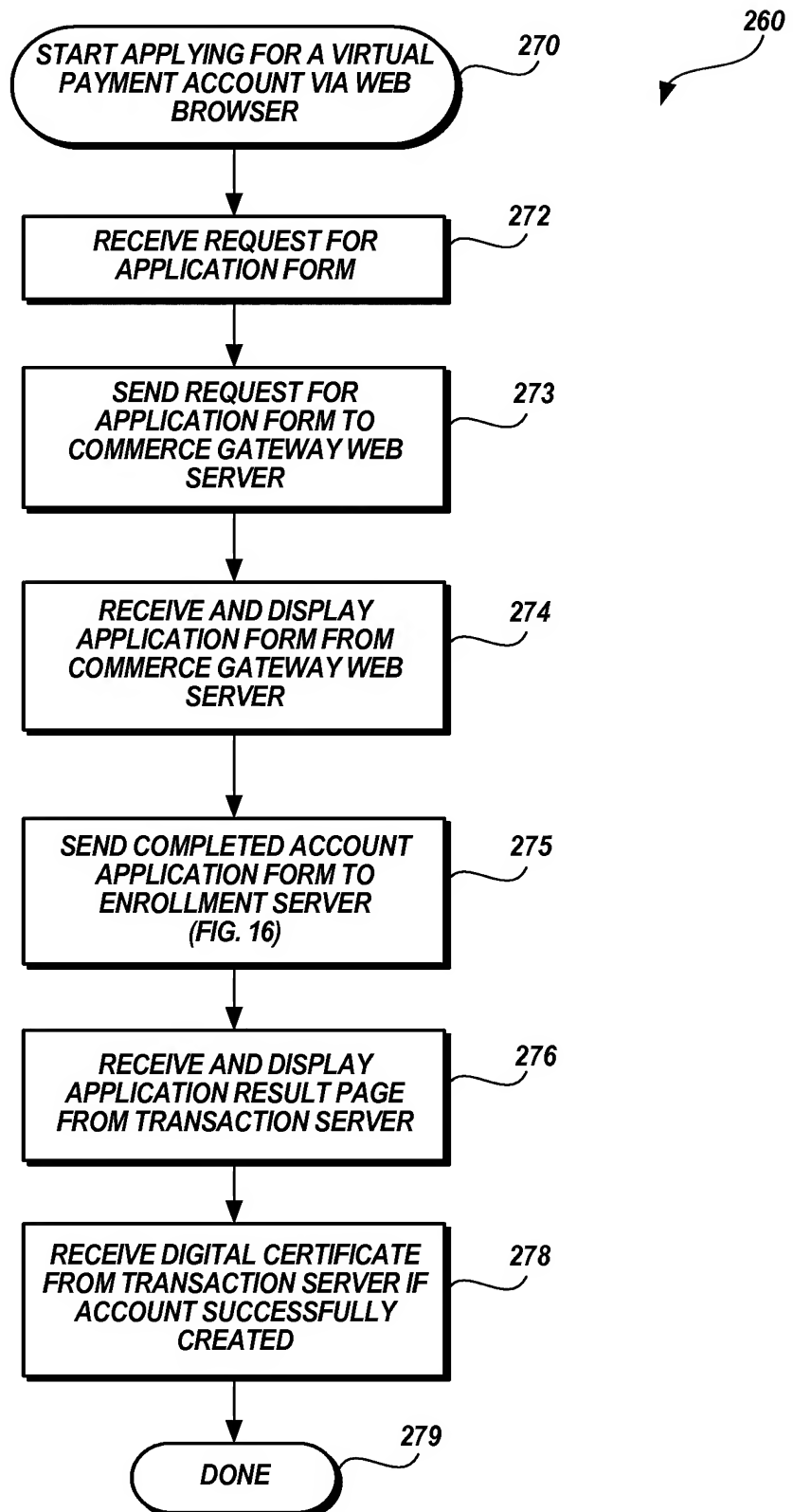
**MY PASSWORD IS:**

700

702

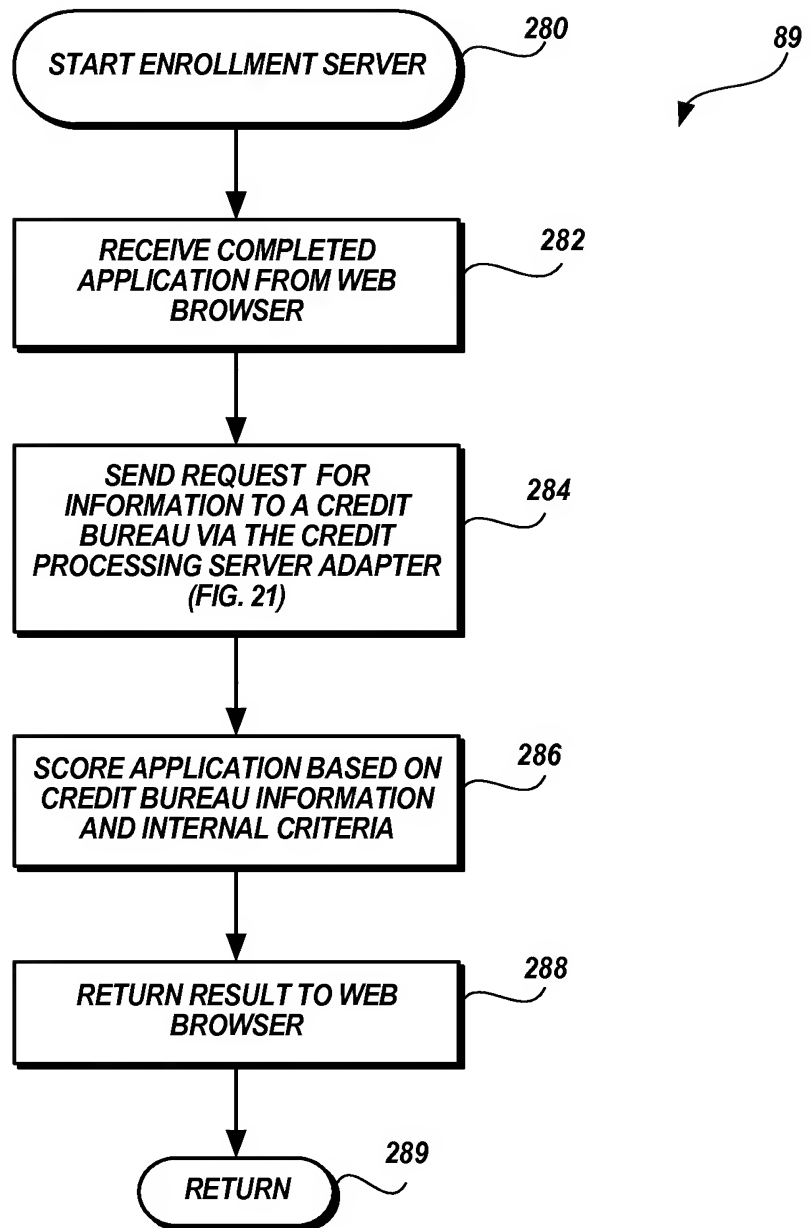
***Fig.14.***

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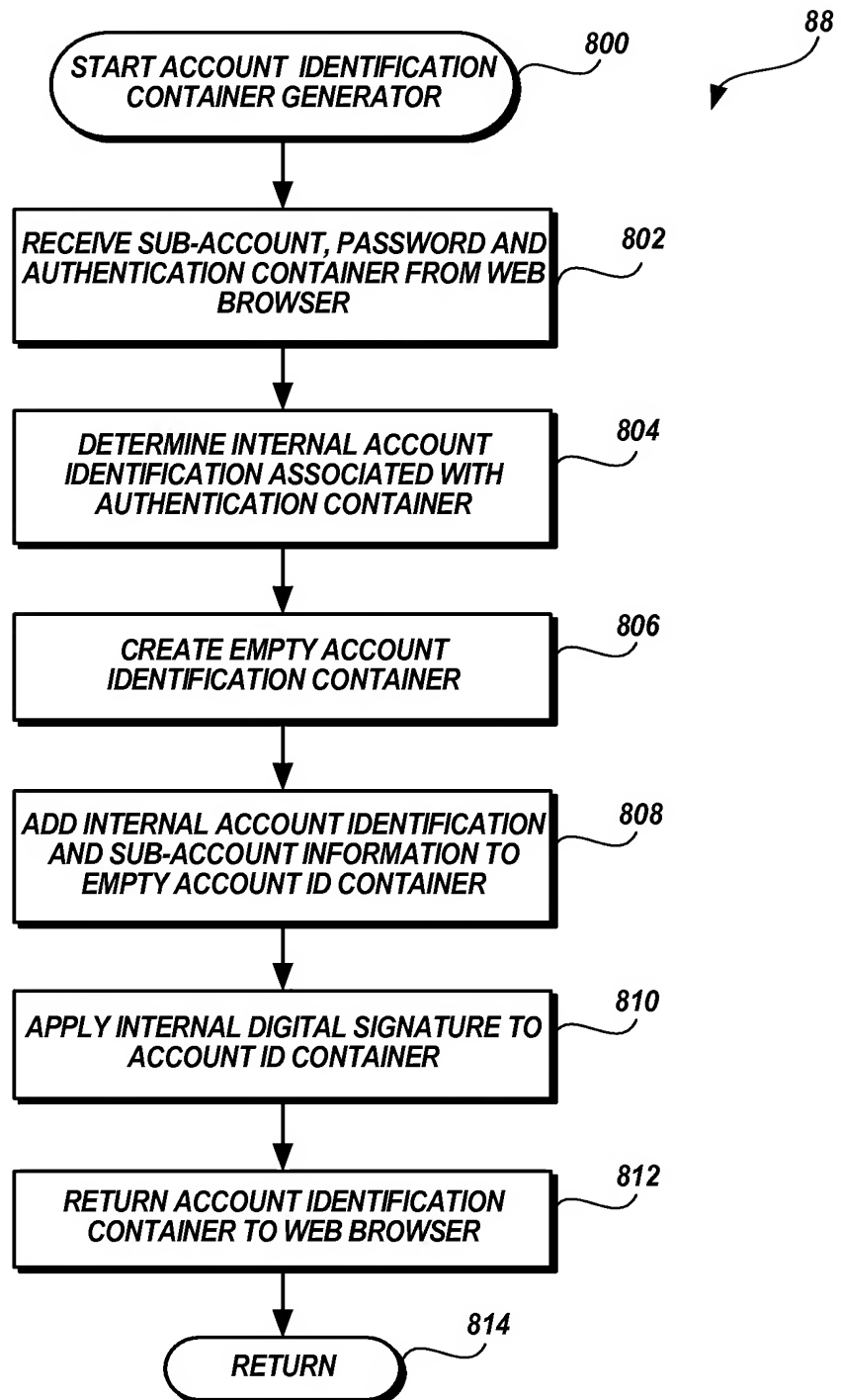
**Fig. 15.**

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**Fig.16.**

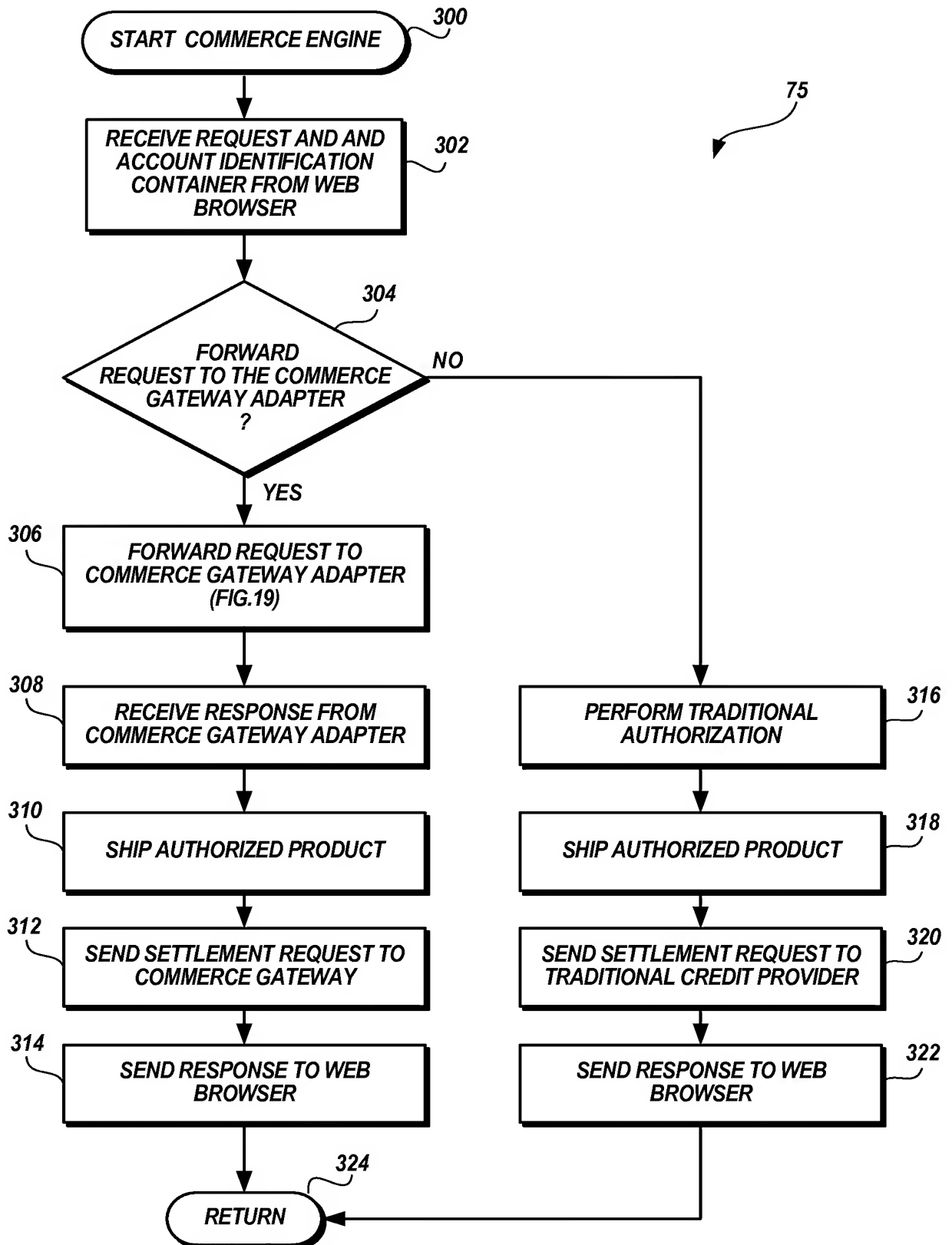
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*Fig. 17.*

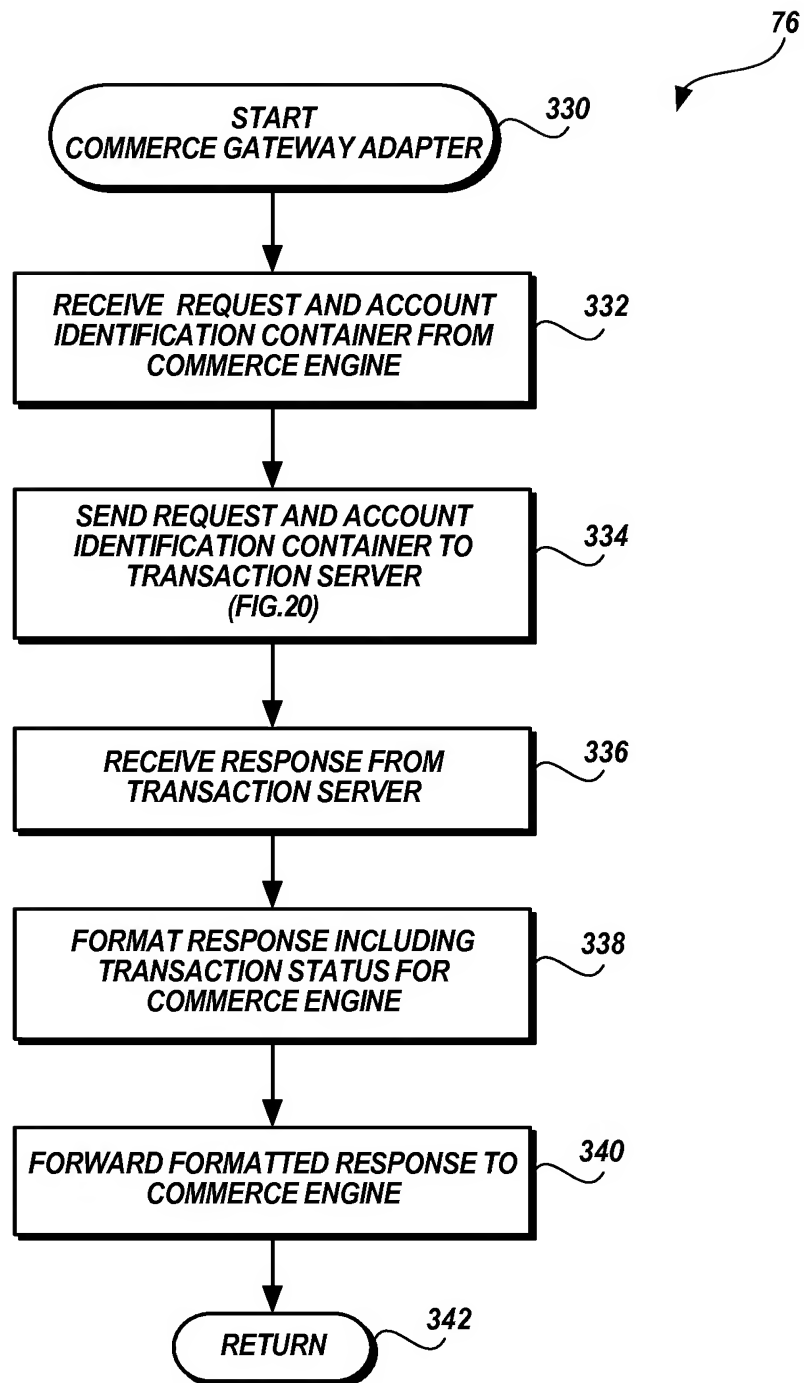


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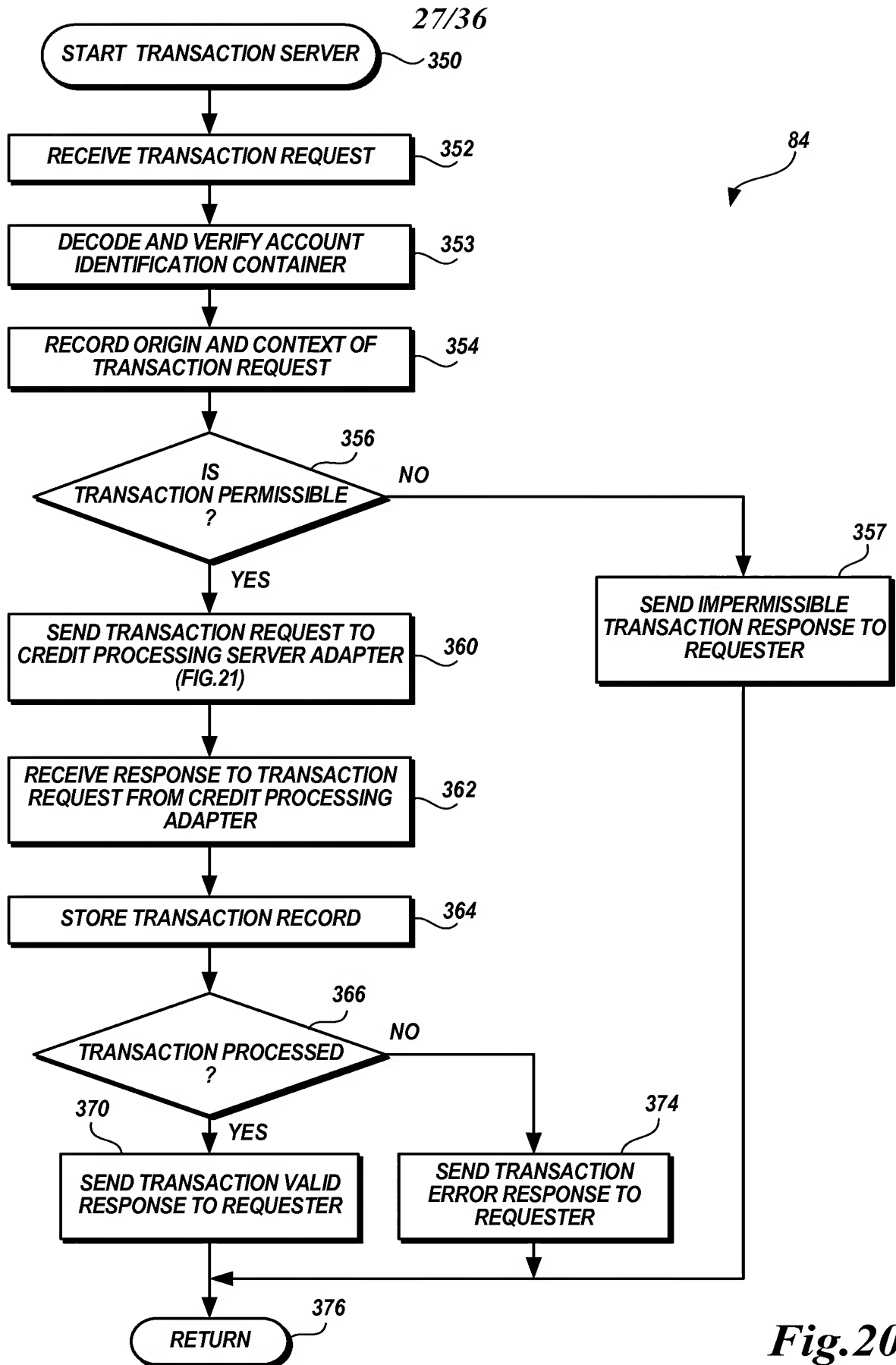


**Fig.18.**

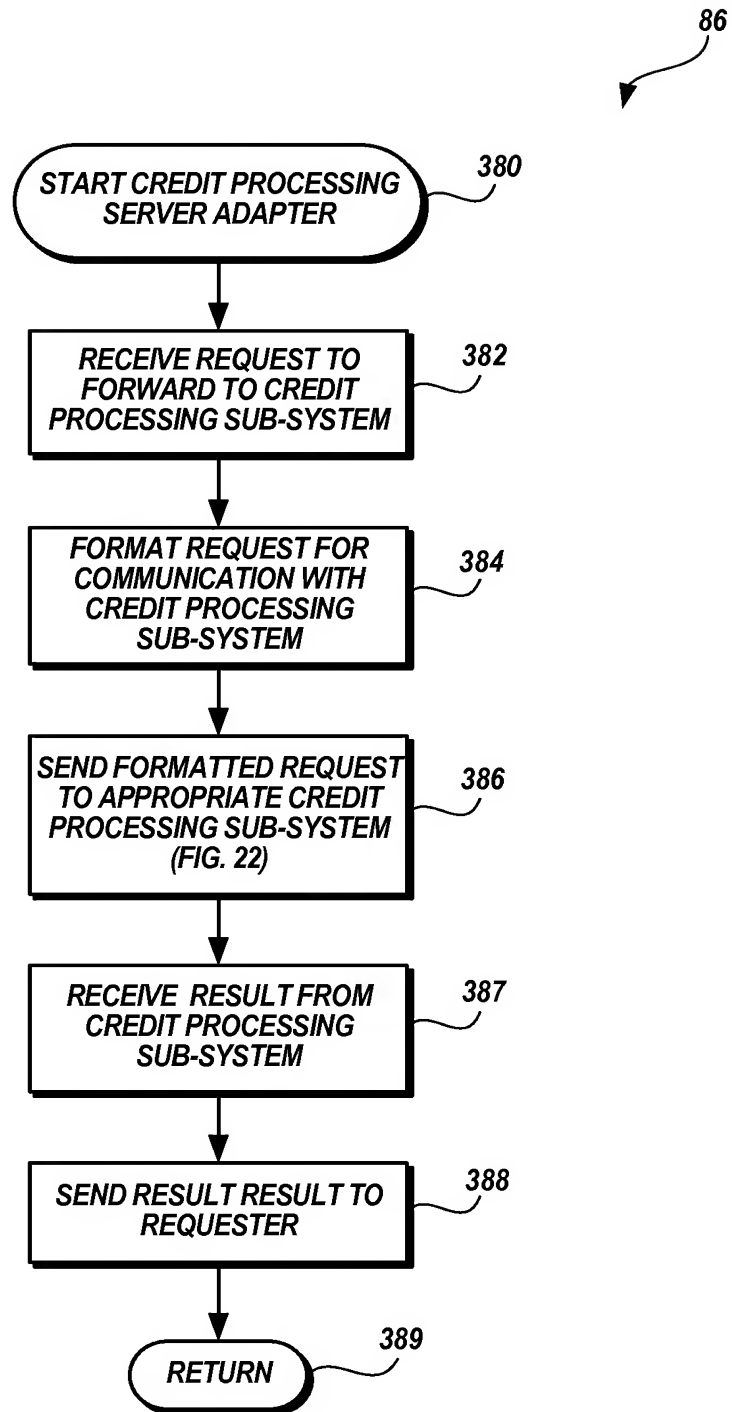
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**Fig.19.**

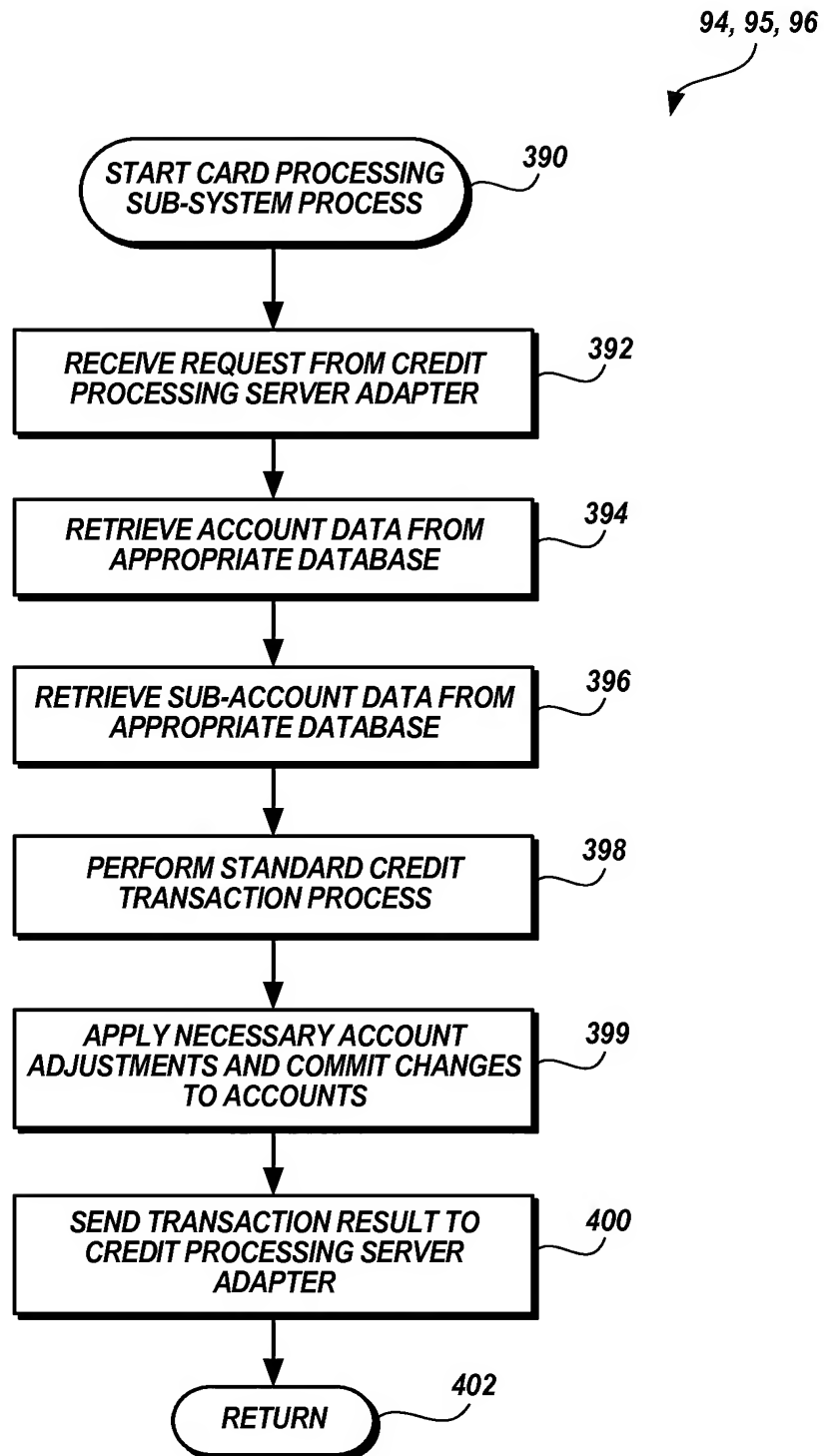


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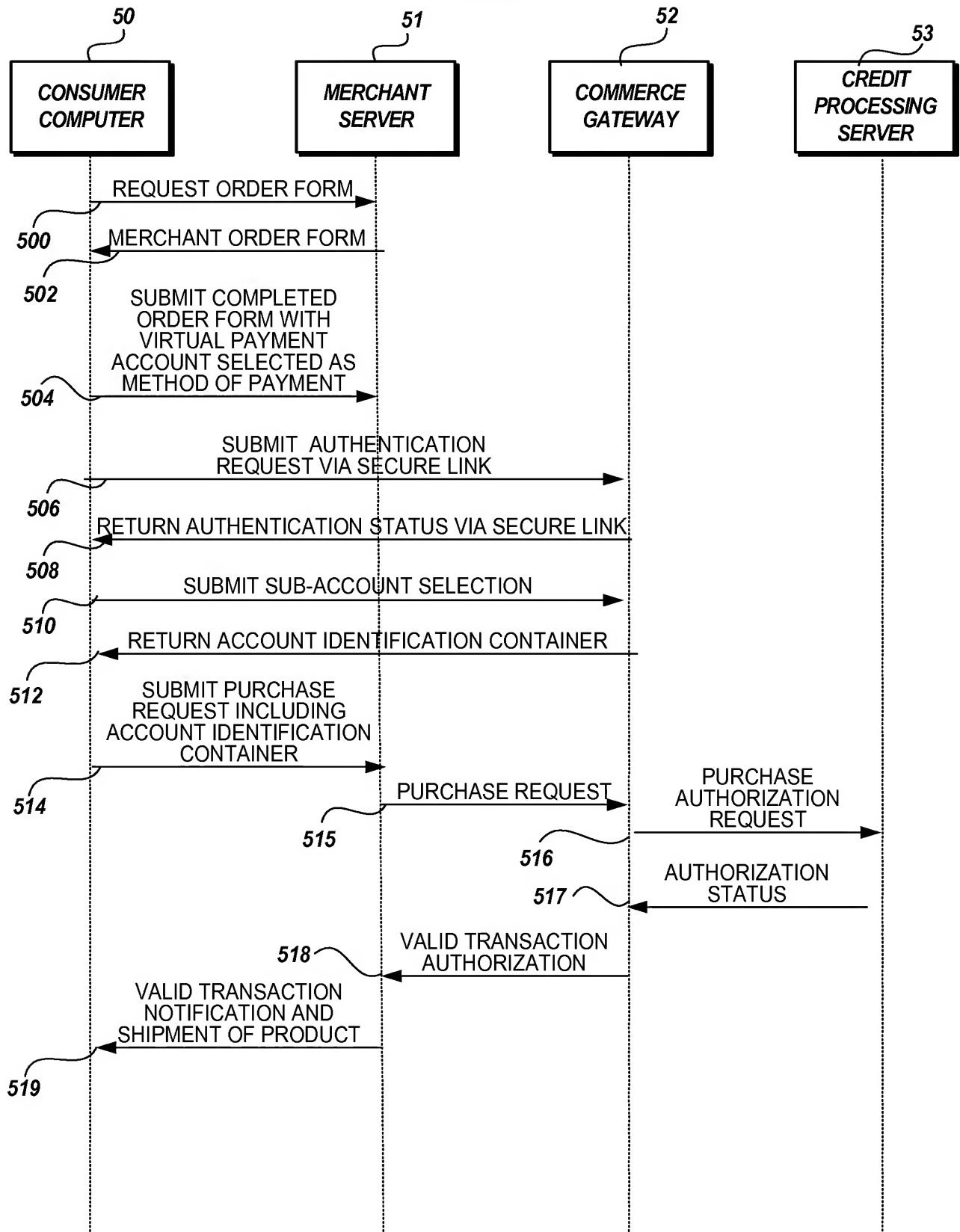
**Fig. 21.**

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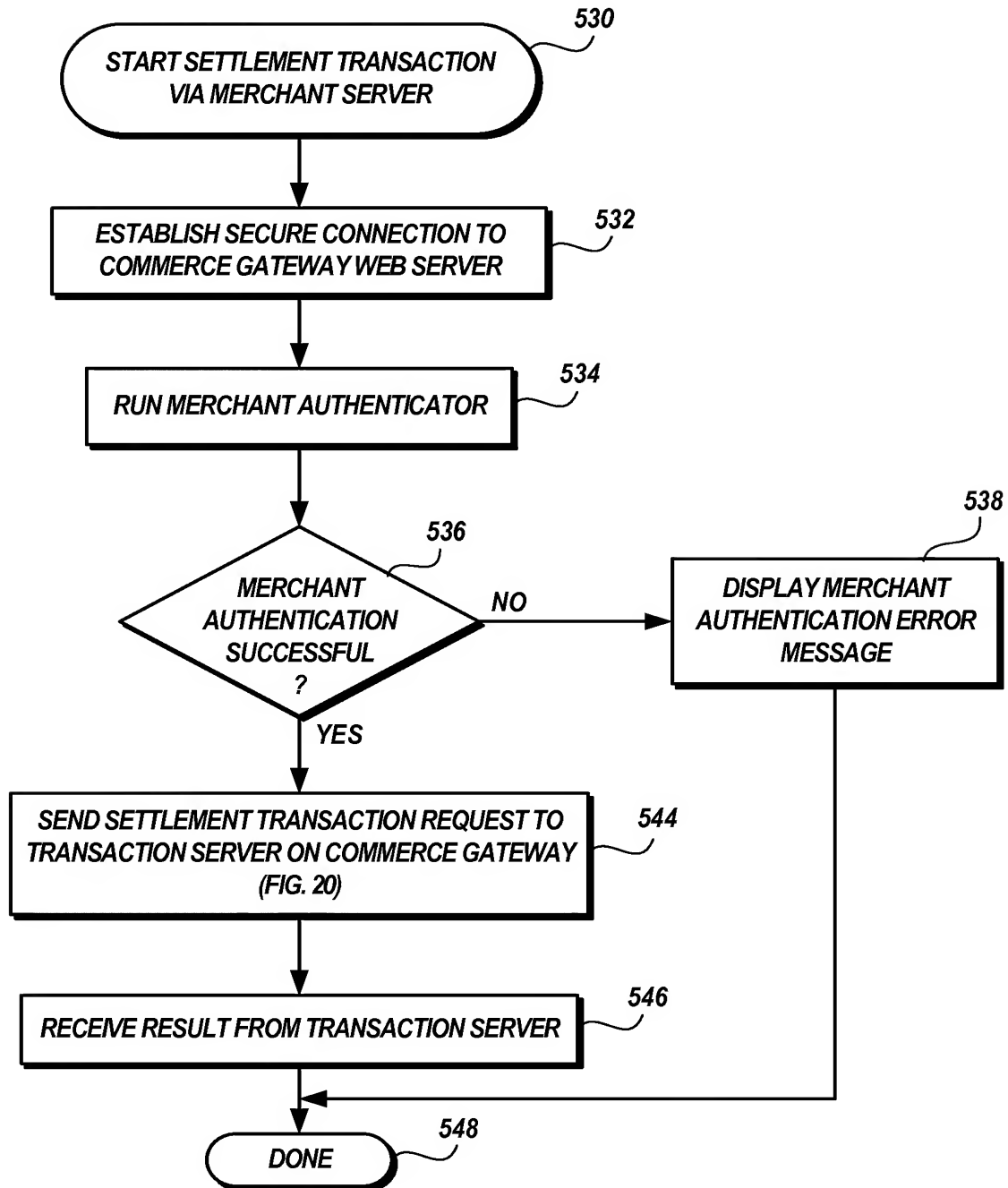
*Fig.22.*

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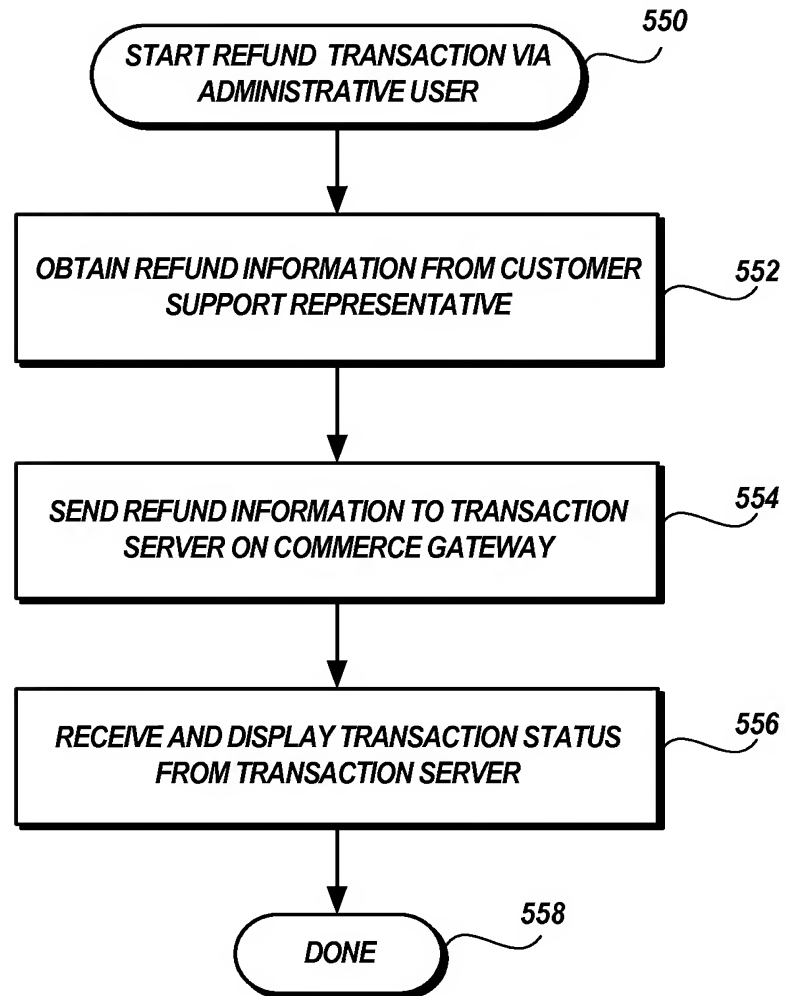
**Fig.23.**

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*Fig.24.*

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***Fig.25.***



### Account Information

**CHRIS SMITH**  
123 OAK STREET, VANCOUVER, WA, USA 12045  
CHRISSMITH@LIFELINE.NET

FOR DETAILED INFORMATION SELECT AN ACCOUNT:

USER NAME	SPENDING LIMIT	AVAILABLE CREDIT
<u>CHRIS</u>	\$4,500*	\$3327.51
<u>TERRY</u>	\$4,500*	\$3327.51
<u>KIMMIE</u>	\$500*	\$346.89

\* DENOTES SHARED LIMIT.

LINK TO INTEREST AND STATEMENT INFORMATION.

LINK TO ACCOUNT HOLDER'S POLICY.

ACCOUNT INFORMATION  
RECENT TRANSACTIONS  
STATEMENTS  
MAKE A PAYMENT  
REWARDS PROGRAM  
MODIFY ACCOUNT  
INQUIRIES  
LOG-OUT

632

Fig.26.

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Account Information

CHRIS SMITH  
123 OAK STREET, VANCOUVER, WA, USA 12045  
CHRISSMITH@LIFELINE.NET

ACCOUNT INFORMATION  
RECENT TRANSACTIONS  
STATEMENTS  
MAKE A PAYMENT  
REWARDS PROGRAM  
MODIFY ACCOUNT  
INQUIRIES  
LOG-OUT

ACCOUNT DETAILS FOR CHRIS:  

USER TYPE	PRIMARY ACCOUNT HOLDER
CURRENT ACCOUNT BALANCE	\$1,285.55
AVAILABLE CREDIT	\$3,327.51 (SHARED)
ALLOCATED CREDIT	\$346.89
CREDIT LIMIT	\$5,000.00
STATEMENT SCHEDULE	MONTHLY
NEXT STATEMENT	31 MARCH 1999
CURRENT INTEREST RATE	12.0%
ACCOUNT FEATURES	FAMILY PACKAGE

◀ BACK

634

Fig.27.

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## RECENT TRANSACTIONS

**CHRIS SMITH**

123 OAK STREET, VANCOUVER, WA, USA 12045  
CHRISSMITH@LIFELINE.NET

ACCOUNT INFORMATION  
RECENT TRANSACTIONS  
STATEMENTS  
MAKE A PAYMENT  
REWARDS PROGRAM  
MODIFY ACCOUNT  
INQUIRIES  
LOG-OUT

RECENT TRANSACTIONS FOR YOUR VIRTUAL PAYMENT  
ACCOUNT ARE OUTLINED BELOW. THESE ARE UNBILLED  
TRANSACTIONS ONLY – THEY HAVE NOT YET APPEARED ON A  
STATEMENT.

### TRANSACTIONS SINCE MARCH 1, 1999:

DATE	REFERENCE	PARTICULARS	AMOUNT
------	-----------	-------------	--------

#### TRANSACTIONS FOR CHRIS

\$

3/9/99	921102	GOLF DIGEST <a href="http://WWW.GOLFDIGEST.COM">WWW.GOLFDIGEST.COM</a>	40.00
3/10/00	931225	SOAP SOLUTIONS <a href="http://WWW.SOAPSOLEI.COM">WWW.SOAPSOLEI.COM</a>	35.00
3/12/99	954455	WOMAN'S PANTS <a href="http://WWW.PANTALONS.COM">WWW.PANTALONS.COM</a>	55.00
322/99	A33418	PAYMENT FROM BANK ONE - THANK YOU	-140.00

#### TRANSACTIONS FOR TERRY

3/22/99	921102	JCREW <a href="http://WWW.JCREW.COM">WWW.JCREW.COM</a>	350.00
---------	--------	--	--------

#### TRANSACTIONS FOR KIMMIE

NONE

636

**Fig.28.**

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ACCOUNT INFORMATION

RECENT TRANSACTIONS

STATEMENTS

MAKE A PAYMENT

REWARDS PROGRAM

MODIFY ACCOUNT

INQUIRIES

LOG-OUT

REWARDS PROGRAM

CHRIS SMITH

123 OAK STREET, VANCOUVER, WA, USA 12045

CHRISSMITH@LIFELINE.NET

YOU CAN ACCESS PAST STATEMENT INFORMATION FOR YOUR REWARDS PROGRAM. FOR YOUR RECORDS, YOU MAY WISH TO PRINT THIS INFORMATION. TO DO SO, PLEASE CLICK ON THE "PRINT STATEMENT" BUTTON.

PLEASE SELECT A STATEMENT TO VIEW:

FEBRUARY 28, 1999

VIEW STATEMENT

LAST STATEMENT  
01/30/1999

THIS STATEMENT  
02/28/1999

PRINT STATEMENT

PREVIOUS BALANCE

TOTAL EARNED

TOTAL REDEEMED

NEW BALANCE

186 +

37 -

0 =

223

DATE  
M/D/Y

DESCRIPTION

POINTS

STATEMENT ITEMS FOR CHRIS:

02/02/1999 CBS SPORTSLINE CBS.SPORTSLINE.COM2

02/06/1999 AMAZON.COM WWW.AMAZON.COM20

02/16/1999 GOLFERS' HEAVAN WWW.GOLFERSHEAVAN.COM2

02/16/1999 NEW YORK TIMES WWW.NYTIMES.COM1

STATEMENT ITEMS FOR TERRY:

02/20/1999 AVEDA WWW.AVEDA.COM6

02/23/1999 VICTORIA SECRET WWW.VICTORIASECRET.COM3

STATEMENT ITEMS FOR KIMMIE:

02/25/1999 GAP WWW.GAP.COM3

PLEASE REPORT ANY ITEMS SHOWN WHICH DO NOT AGREE WITH YOUR RECORDS WITHIN 30 DAYS.

638

Fig.29.